ABSTRACT OF THE DISCLOSURE

A method, system, and computer are disclosed for managing a financial transaction associated with a financial account, wherein the transaction would cause an outstanding balance of the financial account to exceed a credit limit. The method comprises determining a merchant type for a merchant which is a party to the transaction. A merchant credit risk associated with the determined merchant type is determined. The merchant credit risk is compared to a threshold value defining an acceptable credit risk. The transaction is approved based on the comparison of the merchant credit risk with the threshold value.

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